

Own Your Future Virginia: Plan for the unexpected.

Can you care for yourself in the event that you suffer from a disabling illness or injury?

How about the medical needs of your loved ones?

Will you be able to cover your long term care expenses such as the cost of an assisted living facility or a home health care provider?

These are all important questions to consider when planning for your long term care needs. Many people only think about long term care when they or a loved one needs care, but planning ahead for such times is important too.

Without notice, misfortune can strike and when it does the financial and emotional impact to you can be devastating. That is why it is important, regardless of your age, to consider enrolling in your employer's group long term care insurance plan from Aetna Group Insurance Company ("Aetna").

**To learn more about Aetna's Group Long Term Care insurance plan,
visit our website at www.aetna.com/group/commonwealthva,
call to speak with an LTC Specialist at 1-877-894-2470 or
attend one of the informational video conference meetings to be held
March 7 and March 30 from 2:00 p.m. – 4:00 p.m.**

Aetna's Group Long Term Care Insurance is underwritten by Aetna Life Insurance Company.

Own Your Future Virginia: Make sure your long term care needs are covered.

Q: Does my health insurance cover long term care expenses?

A: Health insurance can help cover bills for doctors and hospitals, but it doesn't cover expenses associated with long term care such as the cost of a nursing home, assisted living facility or home healthcare provider. And if you have disability insurance, it will only replace your income, leaving you with only your personal assets as the primary funding source for long term care costs.

Aetna Long Term Care Insurance helps you preserve your personal assets by covering your long term care needs.

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Own Your Future Virginia: Understanding Long Term Care

Long term care (LTC) insurance helps pay for a wide range of personal care, health care and social services for people who can no longer care for themselves. LTC insurance benefits can help pay for assistance with normal activities of daily living, such as eating, dressing or bathing if you are disabled or have a chronic illness. It will also provide benefits if you have a serious cognitive disorder such as Alzheimer's disease.

Aetna Long Term Care Insurance offers you peace of mind by helping to pay for the costs of your long term care needs.

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Own Your Future Virginia: Protect Your Assets by Purchasing Long Term Care Insurance Today!

Three reasons why you should purchase Aetna Group Long Term Care Insurance

- **It's affordable.** Your group rate can save you money over the cost of an individual policy. And your rate is fixed through the life of the policy, based on your age at enrollment—the earlier you elect long term care coverage, the lower your premium rate will be.
- **It's easy to enroll.** Eligible active employees of the Commonwealth of Virginia will not be required to provide proof of good health during the **special open enrollment being held March 14 – April 8, 2005.**
- **It's smart.** When you assess the potential financial and emotional impact of a disabling illness or injury on your loved ones, you simply can't afford to not have adequate long term care insurance as part of your personal financial plan.

Aetna Long Term Care Insurance helps you preserve your personal assets by covering your long term care needs.

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